

**Medicare Supplement Plans  
Offered in Massachusetts  
2018**

Comparison of Plans	Core	Supplement 1
<b>Basic Benefits Included In All Plans:</b>		
<b>Hospitalization Part A Co-payments</b> Days 61 - 90: \$335 per day Days 91-150: \$670 per day 365 Additional Lifetime Hospital days - Paid in full	X X X	X X X
<b>Part B Coinsurance -</b> Coverage of coinsurance, in most cases, 20% of approved amount	X	X
<b>Parts A and B Blood</b> First 3 pints	X	X
<b>Additional Benefits</b>		
<b>Part A Deductible for Hospital Days 1 - 60</b> \$1340 per benefit period		X
<b>Skilled Nursing Facility Coinsurance</b> Days 21-100 - \$167.50 per day		X
<b>Part B Annual Deductible - \$183</b>		X
<b>Foreign Travel -</b> For Medicare-covered services needed while traveling abroad.		X
<b>Inpatient Days in Mental Health Hospitals</b> In addition to Medicare's coverage of 190 lifetime days and less any days previously covered by plan in same benefit period	60 days per calendar year	120 days per benefit period

**IMPORTANT NOTICE:**

*Medicare Supplement premium rates are required to be in effect for not less than 12 months. Effective dates shown for each Carrier are based on the most recent filing on record with the Division of Insurance.*

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<b>Medigap Carriers</b> Please note that rates may change in 2018	<b>Medicare Supplement Core</b>	<b>Medicare Supplement 1</b>
<b>Blue Cross &amp; Blue Shield of MA (Medex™)</b> 1-800-678-2265 sales/apps 1-800-258-2226 member services 711 (TDD) <a href="http://www.bluecrossma.com">www.bluecrossma.com</a> (continuous open enrollment)	<b>\$95.30</b> <b>Effective 01/01/2018</b>	<b>\$191.62</b> <b>Effective 01/01/2018</b>
Optional Preventive Care Benefits Rider	<b>\$ 3.67</b> <b>Effective 01/01/2018</b>	<b>\$ 3.67</b> <b>Effective 01/01/2018</b>
<b>Fallon Health &amp; Life Assurance Company</b> 1-866-330-6380 sales/apps 1-800-868-5200 member services TRS 711 <a href="http://www.fallonhealth.org/medsupp">www.fallonhealth.org/medsupp</a> (continuous open enrollment)	<b>\$126.00</b> <b>Effective 01/01/2018</b>	<b>\$229.00</b> <b>Effective 01/01/2018</b>
<b>HNE Insurance Company</b> 1-877-443-3314 711 (TTY) <a href="http://www.healthnewengland.org">www.healthnewengland.org</a> (continuous open enrollment)	<b>\$112.00</b> <b>Effective 01/01/2018</b>	<b>\$204.00</b> <b>Effective 01/01/2018</b>
<b>HPHC Insurance Company, Inc.</b> 1-877-909-4742 sales/apps 1-877-907-4742 member services 711 (TTY) <a href="http://www.hpforlife.org">www.hpforlife.org</a> (continuous open enrollment)	<b>\$112.00</b> <b>Effective 01/01/2018</b>	<b>\$212.00</b> <b>Effective 01/01/2018</b>

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<b>Humana Insurance Company</b> 1-800-872-7294 sales/apps 1-800-866-0581 member services 1-800-833-3301 (TDD) <a href="http://www.humana.com">www.humana.com</a> (continuous open enrollment)	<b>\$ 163.45</b> <b>Effective 07/01/17</b>	<b>\$ 260.51</b> <b>Effective 07/01/17</b>
<b>Humana Insurance Company</b> HEALTHY LIVING (including dental and vision benefits) 1-800-872-7294 sales/applications 1-800-866-0581 member services 1-800-833-3301 (TDD) <a href="http://www.humana.com">www.humana.com</a> (continuous open enrollment)	<b>\$ 176.80</b> <b>Effective 07/01/17</b>	<b>\$ 273.86</b> <b>Effective 07/01/17</b>
<b>Transamerica Life Insurance Company</b> For eligibility & plan information: 1-800-247-1771 (Group Medicare Supplement Insurance sponsored for members of various participating industry, trade, professional and other special interest associations.) (continuous open enrollment)	<b>\$111.16</b> <b>Effective since 04/01/2016</b>	<b>\$192.28</b> <b>Effective since 04/01/2016</b>
<b>Transamerica Premier Life Insurance Company</b> 1-800-458-5736 (Group Medicare Supplement insurance sponsored exclusively for eligible members of the American Medical Association.) <a href="http://www.amainsure.com">www.amainsure.com</a> (continuous open enrollment)	<b>\$ 99.41</b> <b>Effective 07/01/2017</b>	<b>\$ 171.95</b> <b>Effective 07/01/2017</b>

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<b>Tufts Insurance Company</b> 1-800-714-3000 sales/apps 1-800-701-9000 member services TDD 1-800-208-9562 (member services) 1-888-899-8977 (sales/apps) <a href="http://www.tuftsmedicarepreferred.org">www.tuftsmedicarepreferred.org</a> (continuous open enrollment)	<b>\$114.00</b> <b>Effective 01/01/2018</b>	<b>\$212.00</b> <b>Effective 01/01/2018</b>
Delta Dental® Option Rider	<b>\$60.00</b> <b>Effective 01/01/2018</b>	<b>\$60.00</b> <b>Effective 01/01/2018</b>
<b>UnitedHealthcare Insurance Company</b> Only for members of AARP <a href="http://www.aarpmedicaresupplement.com">www.aarpmedicaresupplement.com</a> 1-800-523-5800 (continuous open enrollment)	<b>\$125.00</b> <b>Effective 06/01/2017</b>	<b>\$224.75</b> <b>Effective 06/01/2017</b>

<b>Medigap Carriers</b> Please note that rates may change in 2018	<b>Medicare Select**</b>
<b>Blue Cross &amp; Blue Shield of Massachusetts HMO Blue, Inc.</b> 1-800-678-2265 sales/apps 1-800-258-2226 member services 711 (TDD) <a href="http://www.bluecrossma.com">www.bluecrossma.com</a> (continuous open enrollment)	<b>\$141.67</b> <b>Effective 01/01/2018</b>

\*\* Medicare Select Plans are Medicare Supplement Insurance Plans that require the use of a provider network. Medicare Select In-network benefits will be the same as the Medicare Supplement Core benefits or Medicare Supplement 1 benefits, based on the member's choice of PCP.

In addition to the above-noted Medicare Supplemental plans, Massachusetts residents may enroll in Medicare Advantage Plans as well as Part D Prescription Drug Plans with the Centers for Medicare and Medicaid Services ("CMS"). For further information regarding these plans please visit the following website:

<https://www.medicare.gov/find-a-plan/questions/home.aspx>